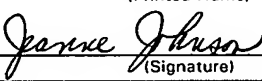


02570 U.S. PTO
122903

Atty. Dkt. No. 037607-0143

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Whipple et al.
Title: SYSTEM AND METHOD FOR
CREATING FINANCIAL
ASSETS

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
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Jeanne Johnson	
(Printed Name)	
	
(Signature)	

Appl. No.:

Filing Date:

Examiner:

Art Unit:

UTILITY PATENT APPLICATION
TRANSMITTAL

Mail Stop PATENT APPLICATION
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

F. Scott Whipple
2317 Briggs Road
Silver Spring, MD 20906

Timothy M. McLuckie
209 Watkins Circle
Rockville, MD 20850

Enclosed are:

- [X] Specification, Claim(s), and Abstract (45 pages).
- [X] Formal drawings (12 sheets, Figures 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14).

- ☒ Declaration and Power of Attorney (4 pages).
- ☒ Assignment of the invention to Fannie Mae.
- ☒ Assignment Recordation Cover Sheet.
- ☒ Check in the amount of \$40.00 for Assignment recordation.
- ☒ Request for application not to be published with certification under 35 USC 122(b)(2)(B)(i).
- ☒ Application Data Sheet (37 CFR 1.76).

The filing fee is calculated below:

	Claims as Filed		Included in Basic Fee		Extra Claims		Rate		Fee Totals
Basic Fee							\$770.00	=	\$770.00
Total	24	-	20	=	4	x	\$18.00	=	\$72.00
Claims:									
Independents	3	-	3	=	0	x	\$86.00	=	\$0.00
:									
If any Multiple Dependent Claim(s) present:						+	\$290.00	=	\$0.00
							SUBTOTAL:	=	\$842.00
<input type="checkbox"/>							Small Entity Fees Apply (subtract ½ of above):	=	\$0.00
							TOTAL FILING FEE:	=	\$842.00

- ☒ A check in the amount of \$842.00 to cover the filing fee is enclosed.
- ☒ The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 12/29/03

By Michael S. Brayer

FOLEY & LARDNER

Customer Number: 34099

Telephone: (414) 297-5684

Facsimile: (414) 297-4900

Michael S. Brayer

Attorney for Applicant

Registration No. 51,495

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Whipple et al.

Title: SYSTEM AND METHOD FOR
CREATING FINANCIAL ASSETS

Appl. No.: _____

Filing Date: _____

Examiner: _____

Art Unit: _____

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EL 979077533 US	12/29/03
(Express Mail Label Number)	(Date of Deposit)
Jeanne Johnson	
(Printed Name)	
	
(Signature)	

REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)

Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

Applicants hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. Applicants hereby request that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

Date 12/29/03

By 

FOLEY & LARDNER
Customer Number: 34099
Telephone: (414) 297-5684
Facsimile: (414) 297-4900

Michael S. Brayer
Attorney for Applicant
Registration No. 51,495